

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

1 Valuation of Security **0** Assumption of Executory Contract or Unexpired Lease **2** Lien Avoidance

Last Revised August 1, 2020

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

IN RE:

Case No. **19-25502**

Judge _____

Lombardi, Joseph & Lombardi, Lorie A.

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

☐ Original

☒ Modified/Notice Required

Date: **January 21, 2021**

☒ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: **MCC**

Initial Debtor: **JL**

Initial Co-Debtor: **LAL**

Part 1: Payment and Length of Plan

- a. The debtor has paid **\$9,815.00** to date and then shall pay \$ **600.00** per **month** to the Chapter 13 Trustee, starting on **2/01/2021** for approximately **14** months and then \$ **920.00** per **month** the Chapter 13 Trustee, starting on **5/01/2022** for approximately **53** months .
- b. The debtor shall make plan payments to the Trustee from the following sources:
☒ Future Earnings
☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
☐ Sale of real property
 Description:
 Proposed date for completion: _____
☐ Refinance of real property
 Description:
 Proposed date for completion: _____
☐ Loan modification with respect to mortgage encumbering property
 Description:
 Proposed date for completion: _____
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

- a. Adequate protection payments will be made in the amount of \$ **None** to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).
- b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

| Creditor | Type of Priority | Amount to be Paid |
|--|---------------------|---|
| Gillman, Bruton & Capone, LLC | Counsel Fees | Counsel fees are to be paid hourly at \$425/hour. Fee Order in the amount of \$6,159.25 was entered with those fees to be paid through the plan. Counsel estimates another \$4,000.00 will be added to |

| | | |
|-------------------------------------|--------------|-----------------|
| | | the plan |
| Internal RevenueService | Taxes | 9,477.77 |
| State of NJ- Div of Taxation | Taxes | 2,433.81 |
| State of NY- Dept of Finance | Taxes | 484.30 |

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

| Creditor | Type of Priority | Claim Amount | Amount to be Paid |
|-------------|------------------|--------------|-------------------|
| None | | | |

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

| Creditor | Collateral or Type of Debt | Arrearage | Interest Rate on Arrearage | Amount to be Paid to Creditor (In Plan) | Regular Monthly Payment (Outside Plan) |
|------------------|---|-----------------|----------------------------|---|--|
| Mr Cooper | 17 London Dr, Jackson, NJ 08527-2615 | 9,763.59 | 0.00% | 9,763.59 | 2,176.57 |

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

| Creditor | Collateral or Type of Debt | Arrearage | Interest Rate on Arrearage | Amount to be Paid to Creditor (In Plan) | Regular Monthly Payment (Outside Plan) |
|---------------------------------------|---|------------------|----------------------------|---|--|
| Americredit/ GM Financial | 2014 Honda Accord | 458.00 | 0.00% | 458.00 | 334.43 |
| Esb/Harley Davidson Credit | 2008 Harley Davidosn FXSTSSE | 1,432.37 | 0.00% | 1,432.37 | 240.45 |
| Esb/Harley Davidson Credit | 2016 Harley Davidson XL1200X Sportster | 732.14 | 0.00% | 732.14 | 181.01 |
| Nationstar/Mr. Cooper | 171 Lilac Ct, Jackson, NJ 08527-2564 | 3,295.45 | 0.00% | 3,295.45 | 972.00 |
| Sixty Acre Reserve Condo Assoc | 171 Lilac Ct, Jackson, NJ 08527-2564 | 11,196.67 | 0.00% | 11,196.67 | 210.00 |

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

| Name of Creditor | Collateral | Interest Rate | Amount of Claim | Total to be Paid through the Plan |
|------------------|------------|---------------|-----------------|-----------------------------------|
| | | | | |

| | | | | |
|-------------|--|--|--|--------------------------------------|
| | | | | Including Interest Calculation |
| None | | | | |

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments [] NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Superior Liens | Value of Creditor Interest in Collateral | Annual Interest Rate | Total Amount to be Paid |
|----------------|--|-------------------|------------------------------|-------------------|---|----------------------------|----------------------------|
| TD Bank | 17 London Dr, Jackson, NJ 08527-2615 | 89,559.46 | 286,167.00 | 327,000.00 | 0.00 | 0.00% | 0.00 |
| NJDOT | 17 London Dr, Jackson, NJ 08527-2615 | 7651.13 | 286,167.00 | 417,000.00 | 0.00 | 0.00% | 0.00 |

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender [] NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

| Creditor | Collateral to be Surrendered | Value of Surrendered Collateral | Remaining Unsecured Debt |
|------------------------------------|------------------------------|---------------------------------------|--------------------------------|
| Wells Fargo Dealer Services | 2013 Nissan Altima | 7,175.00 | 0.00 |

f. Secured Claims Unaffected by the Plan [] NONE

The following secured claims are unaffected by the Plan:

Chase Auto

g. Secured Claims to Be Paid in Full Through the Plan [X] NONE

| Creditor | Collateral | Total Amount to be Paid through the Plan |
|-------------|------------|---|
| None | | |

Part 5: Unsecured Claims [X] NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

Not less than \$ _____ to be distributed *pro rata*
 Not less than _____ percent
☒ *Pro Rata* distribution from any remaining funds

b. **Separately Classified Unsecured Claims** shall be treated as follows:

| Creditor | Basis for Separate Classification | Treatment | Amount to be Paid |
|-------------|-----------------------------------|-----------|-------------------|
| None | | | |

Part 6: Executory Contracts and Unexpired Leases [] NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

| Creditor | Arrears to be Cured in Plan | Nature of Contract or Lease | Treatment by Debtor | Post-Petition Payment |
|----------------------------|-----------------------------|-----------------------------|---------------------|-----------------------|
| Toyota Motor Credit | 573.94 | 2017 Lexus NX | | 199.70 |

Part 7: Motions [] NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. **Motion to Avoid Liens under 11 U.S.C. Section 522(f). [] NONE**

The Debtor moves to avoid the following liens that impair exemptions:

| Creditor | Nature of Collateral | Type of Lien | Amount of Lien | Value of Collateral | Amount of Claimed Exemption | Sum of All Other Liens Against the Property | Amount of Lien to be Avoided |
|-------------|----------------------|--------------|----------------|---------------------|-----------------------------|---|------------------------------|
| None | | | | | | | |

b. **Motion to Void Liens and Reclassify Claim from Secured to Completely Unsecured. [] NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Superior Liens | Value of Creditor Interest in Collateral | Total Amount of Lien to be Reclassified |
|----------------|---|------------------|------------------------|-------------------|--|---|
| TD Bank | 17 London Dr, Jackson, NJ 08527-2615 | 89,559.46 | 286,167.00 | 327,000.00 | 0.00 | 89,559.46 |
| NJDOT | 17 London Dr, Jackson, NJ | 7,651.13 | 286,167.00 | 417,000.00 | 0.00 | 7,651.13 |

| | | | | | | |
|--|------------|--|--|--|--|--|
| | 08527-2615 | | | | | |
|--|------------|--|--|--|--|--|

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. [X] NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Amount to be Deemed Secured | Amount to be Reclassified as Unsecured |
|----------|------------|----------------|------------------------|-----------------------------|--|
| None | | | | | |

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Sections 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) **Trustee Commissions**
- 2) **Other Administrative Claims**
- 3) **Secured Claims**
- 4) **Lease Arrearages**
- 5) **Priority Claims**
- 6) **General Unsecured Claims**

d. Post-petition claims The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 11/21/2019

| Explain below why the Plan is being modified. | Explain below how the Plan is being modified. |
|---|--|
| COVID-19 caused a decrease in income for the Debtors. Including loss of PT job for Mrs. Lombardi and loss of overtime for Mr. Lombardi | Extends plan to 84 months as per CARES Act |

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, Chapter 13 Plan and Motions, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: **January 21, 2021**

/s/ Joseph Lombardi

Debtor

Date: **January 21, 2021**

/s/ Lorie A. Lombardi

Joint Debtor

Date: **January 21, 2021**

/s/ Marc C. Capone

Attorney for the Debtor(s)

In re:
Joseph Lombardi
Lorie A Lombardi
Debtors

Case No. 19-25502-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jan 25, 2021

User: admin
Form ID: pdf901

Page 1 of 4
Total Noticed: 62

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4). |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 27, 2021:

| Recip ID | Recipient Name and Address |
|-----------|--|
| db/jdb | + Joseph Lombardi, Lorie A Lombardi, 17 London Drive, Jackson, NJ 08527-2615 |
| cr | + Sixty Acre Reserve Condominium Association, Inc., c/o McGovern Legal Services, LLC, 850 Carolier Lane, North Brunswick, NJ 08902-3312 |
| cr | + U.S. Bank Trust National Association, RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461 |
| 518482062 | Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 518401219 | + Credit One Bank Na/LVNV Funding, Po Box 98875, Las Vegas, NV 89193-8875 |
| 518401220 | + Dept of Taxation & Finance, NYS Assessment Receivables, PO Box 4127, Binghamton, NY 13902-4127 |
| 518401221 | + Equifax, P.O. Box 740241, Atlanta, GA 30374-0241 |
| 518401223 | + Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037 |
| 518450035 | + Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013 |
| 518401230 | Macy's, PO Bo x9001094, Louisville, KY 40290 |
| 518401231 | + McGovern Legal Services, LLC, 850 Carolier Lane, North Brunswick, NJ 08902-3312 |
| 518401232 | + Mercantile Adjustment Bureau, PO Box 9055, Buffalo, NY 14231-9055 |
| 518506928 | + Midland Funding LLC, PO Box 2037, Warren, MI 48090-2037 |
| 518401235 | + Midland Funding/Best Buy, Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020 |
| 518401236 | + Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620 |
| 518474949 | + NATIONSTAR MORTGAGE LLC DBA MR COOPER, ATTN: BANKRUPTCY DEPT, PO BOX 619096, DALLAS, TX 75261-9096 |
| 518416175 | + Nationstar Mortgage LLC d/b/a Mr. Cooper, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927 |
| 518401237 | + Nationstar/Mr Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620 |
| 518401238 | + New Jersey Natural Gas, PennCredit, PO Box 69703, Harrisburg, PA 17106-9703 |
| 518447490 | + New York State Dept of Taxation, POB 5300, Albany, NY 12205-0300 |
| 518401239 | + Nissan, PO Box 742658, Cincinnati, OH 45274-2658 |
| 518401242 | + Portfolio- The Home Depot, 120 Corporate Blvd, Ste 1, Norfolk, VA 23502-4952 |
| 518581898 | ++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court., State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245 |
| 518401243 | + Sixty Acre Reserve Condo Assoc, Taylor Management Company, 1 Nature Blvd, Jackson, NJ 08527-4100 |
| 518401244 | + State of NJ- Division of Taxation, Pioneer Credit Recovery, PO Box 1018, Moorestown, NJ 08057-0018 |
| 518401245 | + TD Bank, PO Box 16029, Lewiston, ME 04243-9507 |
| 518401246 | + Tenaglia & Hunt, 395 West Passaic Street, Suite 205, Rochelle Park, NJ 07662-3016 |
| 518401247 | + Tenaglia & Hunt, P.A., 395 West Passaic St. Suite 205, Rochelle Park, NJ 07662-3016 |
| 518463945 | + Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013 |
| 518401248 | + Toyota Motor Credit, Po Box 9786, Cedar Rapids, IA 52409-0004 |
| 518401249 | TransUnion, P.O. Box 2000, Crum Lynne, PA 19022 |
| 518401250 | U S Dept Of Ed/Gsl/Atl, Po Box 4222, Iowa City, IA 52244 |
| 518516674 | + U.S.BANK TRUST NATIONAL ASSOCIATION, FAY SERVICING, LLC, P.O. BOX 814609, Dallas, TX 75381-4609 |
| 518479780 | + Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000 |
| 518478062 | Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438 |
| 518401251 | + Wells Fargo Dealer Svc, Po Box 10709, Raleigh, NC 27605-0709 |

TOTAL: 36

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|-------------------------------------|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Jan 25 2021 21:43:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino |

District/off: 0312-3

User: admin

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Date Rcvd: Jan 25, 2021

Form ID: pdf901

Total Noticed: 62

| | | | |
|-----------|--|----------------------|--|
| | | | Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpreion03.ne.ecf@usdoj.gov | Jan 25 2021 21:43:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 518424043 | Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM | Jan 25 2021 21:42:00 | Americredit Financial Services, Inc., DbA GM Financial, P.O Box 183853, Arlington, TX 76096 |
| 518401215 | Email/PDF: AIS.cocard.ebn@americaninfosource.com | Jan 25 2021 22:50:33 | Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238 |
| 518454318 | + Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM | Jan 25 2021 22:51:14 | Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 518401216 | + Email/Text: bk.notifications@jpmchase.com | Jan 25 2021 21:43:00 | Chase Auto, Po Box 901003, Ft Worth, TX 76101-2003 |
| 518401217 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Jan 25 2021 21:43:00 | Comenitybank/Victoria, Po Box 182789, Columbus, OH 43218-2789 |
| 518401218 | + Email/PDF: creditonebknottifications@resurgent.com | Jan 25 2021 22:46:59 | Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875 |
| 518514863 | Email/Text: bnc-quantum@quantum3group.com | Jan 25 2021 21:43:00 | Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657 |
| 518401222 | + Email/Text: bankruptcy.notices@hdfsi.com | Jan 25 2021 21:44:00 | Esb/Harley Davidson Cr, Po Box 21829, Carson City, NV 89721-1829 |
| 518401224 | + Email/Text: fggbanko@fgny.com | Jan 25 2021 21:42:00 | Forster Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604 |
| 518401225 | + Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM | Jan 25 2021 21:42:00 | Gm Financial, Po Box 181145, Arlington, TX 76096-1145 |
| 518401226 | + Email/Text: sbse.cio.bnc.mail@irs.gov | Jan 25 2021 21:42:00 | Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346 |
| 518401227 | + Email/Text: PBNCNotifications@peritussservices.com | Jan 25 2021 21:42:00 | Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660 |
| 518401228 | + Email/Text: PBNCNotifications@peritussservices.com | Jan 25 2021 21:42:00 | Kohls/Capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096 |
| 518424901 | Email/PDF: resurgentbknottifications@resurgent.com | Jan 25 2021 22:47:14 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 518401229 | + Email/PDF: resurgentbknottifications@resurgent.com | Jan 25 2021 22:47:13 | Lvnv Funding Llc, Po Box 1269, Greenville, SC 29602-1269 |
| 518427244 | Email/PDF: MerrickBKNotifications@Resurgent.com | Jan 25 2021 22:50:11 | MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368 |
| 518401233 | + Email/PDF: MerrickBKNotifications@Resurgent.com | Jan 25 2021 22:46:37 | Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001 |
| 518401234 | + Email/Text: bankruptcydpt@mcmcg.com | Jan 25 2021 21:43:00 | Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709 |
| 518512292 | + Email/Text: bankruptcydpt@mcmcg.com | Jan 25 2021 21:43:00 | Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011 |
| 518431817 | + Email/PDF: cbp@onemainfinancial.com | Jan 25 2021 22:50:16 | OneMain, PO Box 3251, Evansville, IN 47731-3251 |
| 518401241 | + Email/PDF: cbp@onemainfinancial.com | Jan 25 2021 22:46:44 | Onemain, PO Box 742536, Cincinnati, OH 45274-2536 |
| 518510012 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Jan 25 2021 22:50:52 | Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541 |
| 518497140 | Email/Text: bnc-quantum@quantum3group.com | Jan 25 2021 21:43:00 | Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788 |

District/off: 0312-3

User: admin

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Date Rcvd: Jan 25, 2021

Form ID: pdf901

Total Noticed: 62

518497756

+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM

Jan 25 2021 22:55:30

Verizon, by American InfoSource as agent, 4515
N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|--|
| 518401240 | | Onemain |
| 518401252 | | Wff Cards |
| cr | *+ | Nationstar Mortgage LLC d/b/a Mr. Cooper, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927 |
| 518500833 | * | Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 27, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 22, 2021 at the address(es) listed below:

| Name | Email Address |
|--------------------------|---|
| Albert Russo | on behalf of Trustee Albert Russo docs@russotrustee.com |
| Albert Russo | docs@russotrustee.com |
| Aleisha Candace Jennings | on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper ajennings@raslg.com |
| Aleisha Candace Jennings | on behalf of Creditor U.S. Bank Trust National Association ajennings@raslg.com |
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Total Noticed: 62

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